Third Party Electronic Payment Processing Services

Please Note: Revisions and Additional Questions are noted in **Red** Text

	Question	SCC Response
1.	Who is the current Third Party Electronic Payment Processor for the State Corporation Commission (SCC)?	Official Payments Corporation
2.	When is the contract with the Third Party Electronic Payment Processor set to expire?	June 30, 2014
3.	Can you please disclose what the following Transaction's filing fees are? • Real-time filing for New Virginia Corporations • Real-time filing for New Virginia Limited Liability Companies (LLCs) • PDF document submission for new Corporations and LLCs • PDF document submission for existing Corporations and LLCs • Uniform Commercial Code (UCC) filings • PDF document submission of UCC financing statements and amendments • Certificates of Good Standing and Fact of Existence/Registration • Annual Registration Fees for Corporations and LLCs	All fees are located on the SCC, Clerk's Office webpage: http://www.scc.virginia.gov/clk/formfee.aspx http://www.scc.virginia.gov/clk/uccfile.aspx
4.	Re: Point of Sale / Service Transaction Capability. 4a) Are there cashiering stations located at the State Corporation Commission headquarters and the SCC Bureau of Financial Institutions Satellite offices?	There are cashiering stations located at the SCC's headquarters in Richmond VA. However, no cashiering stations are located at the SCC's Bureau of Financial Institutions Satellite office located in Roanoke VA.
	4b) If so, how many cashiering stations per location?	The SCC, Clerk's Office public information area has two stations equipped to accept credit cards
	4c) What is the make/model of the existing card readers or equipment being used?	MagTek Dynamag, USB, Black, Keyboard Emulation and HID, MagneSafe 2.0, Reads tracks 1,2, and 3. Includes USB cable.
	4d) Is the existing equipment in 4c leased or purchased?	Purchased

	4e) Is pricing requested for Lease or Purchase?	Provide lease and purchase information.
	4f) It is noted that an API is required for accepting credit cards - what is the name of the application that the Processor will need to interface to?	SCC eFile.
5.	In Reference to the Appendix G - Cumulative Chart. Can the "Total" column be broken out to indicate how many transactions were credit card and how many were eChecks?	Approximately 90% of transactions are credit card vs. eCheck
6.	Can the Filing fee be listed for each Transaction type (e.g. eFile Corp Asmt Pay is $10)	All fees are located on the SCC Clerk's Office webpage: http://www.scc.virginia.gov/clk/formfee.aspx http://www.scc.virginia.gov/clk/uccfile.aspx
7.	Will a conference number be provided for the Pre-proposal Conference on December 10th?	Yes, a conference number and instructions will be provided to interested parties requesting to attend via teleconference. This additional information has been included in the Addendum#1 to this RFP issued/posted on December 5, 2013.
8.	Are the 'VA Birth Related Neurological Program' and 'VA Department of Taxation" payments strictly excluded from this RFP?	Yes
9.	Would the SCC be willing to offer a percentage rate convenience fee for all card transactions?	Page number 16 in the RFP provides the following: A convenience fee, in addition to the amount of the obligation to be paid to the SCC, may be imposed upon the customer by the contractor in order to process the electronic payment transaction(s). Unless prohibited by credit card restrictions, the convenience fee charged should be a flat fee or flat percentage rate of the payment processed by the contractor on behalf of the SCC. Convenience fees shall not be charged without approval of the SCC and shall be subject to review by the SCC.
10.	Page 7, Section 4: Can this "interface" be done via a post back of the payment details or via a file? Please describe the integration requirement.	The final part of the system is the Payment Listener service, which is notified by the third party payment processor system when a payment is processed. The Payment Listener is a WCF service hosted on a server accessible to an HTTP POST from the third party payment processor domain. The Payment Listener is the entry point for processing an Order. If payment is accepted by the third party payment processor, then the Order is processed and the Service

		Offering is fulfilled. A single, unique correlation token is passed along from SCC eFile to the third party payment processor and back to identify an Order. Also see appendix H for diagram of payment process.
11.	Page 8, Sections 1-3: To be clear, is the validation of what is owed, type of payment method all done on the front end and then is sent as a POST to the contractor's hosted pages for the business entity to enter in the sensitive account (card or eCheck/ACH) data?	This is correct, the validation is completed on the contractor's hosted pages. SCC does not capture or store sensitive payment information on our website.
12.	Page 9 of 51, Section C: Is the SCC currently accepting business entity filing payments via Point of Sale?	Yes
13.	If so, what brand and model of terminal is being used (Ex: VeriFone Vx570)?	MagTek Dynamag, USB, Black, Keyboard Emulation and HID, MagneSafe 2.0, Reads tracks 1,2, and 3. Includes USB cable.
14.	If so, are these Point of Sale transactions already coded to current vendors API for authorizations?	Yes, the current vendor handles all of the authorization for the point of sale transaction. There is no custom coding with the SCC system.
15.	Page 11, Section 4,b,i: Would an email notification be required if the file was made available before a certain time consistently?	No.
16.	Page 13, Section 2,b: Are you using a truly tokenized payment process today?	No.
17.	Page 14, Section 4: Does your existing Point of Sale solution offer Point to Point Encryption? If yes, where is the decryption process occurring – at back end processor or hardware provider?	The hardware card reader encrypts the card number and displays only the last 4 digits of the card number, the card type, and expiration date. The payment is processed through SSL through the vendor website.
18.	Page 15, Section 5,a-b: Are these the only two items within 'ITRM Standard SEC501-07.1' that are required of the third party vendor, as described in Section 4 on page 79 of that document?	No – the ITRM Standard SEC 502-07.1 requirements apply to the third party vendor as it pertains to the RFP.
19.	Page 49: Is the 'Cumulative' totals for YTD through September 30, 2013?	The cumulative table lists information from the original date the service was offered through September 30, 2013. The following shows each category with its beginning date:

		eFile Corp Asmt Pay – July 2010 eFile LLC Asmt Pay – April 2011 eFile UCC – January 2011 eFile New Corporations – August 2011 eFile New LLCs – August 2011 eFile Post Formation PDFs – October 2011 eFile Certificates G S/Fact – October 2011 eFile UCC Info Requests – February 2013
20.	Page 49: Can you provide the total dollar amounts that correspond to each payment volume?	Some of the payment data is not available in the same view as data in the previous question #19. eFile Corp Asmt Pay – approx. $22,800,000 eFile LLC Asmt Pay – approx. $5,200,000 eFile UCC – approx. $589,000 eFile New and Post Formation Corporations – approx. - $1,300,000 eFile New and Post Formation LLCs – $7,518,075 eFile Certificates G S/Fact – approx. $270,000 eFile UCC Info Requests – approx. $2,100
21.	Page 49: Can you provide the average 'ticket' dollar amount for each payment type?	Approx. $100
22.	Page 49: Can you provide the breakdown of transactions by payment method (Ex: Visa payments =x, American Express =x, ACH = x, etc)?	Approx. Totals: 75% Visa/MC 15% AMEX 1% Discover 9% eChecks
23.	May we have a couple months of your most recent statements or your current rates?	If "current rates" means convenience fee, here is what we post on the SCC eFile. A convenience fee of 2.4% for credit card payments ($1.00 minimum) or $2.00 for eCheck payments will be charged by our payment vendor. Payment by eCheck is available only for corporation and limited liability company annual registration fees.
24.	VI. A. requires point of sale (POS) transactions in the SCC Clerk's office, how many POS units are needed?	Three.
25.	What is the SCC's Fiscal Year?	July 1 through June 30
26.	Is the SCC currently utilizing one vendor for all payment channels including POS, online	Yes. We do not currently use IVR.

	and IVR payments?	
27.	In SCCs current configuration, is the Convenience Fee funding to SCC's deposit account, or are the Convenience Fees split from the principal payment and funding directly to the contractor?	Split from the principal payment and paid directly to contractor
28.	In the RFP, SCC provides a breakout (and flow) of the "proposed payment process". Is that the "payment process" that exists today with your current contractor?	Yes
29.	Which pieces of the process (specifically) is SCC looking to change in relation to its existing payment process?	No specific changes have been identified.
30.	Based on the diagram provided, is it accurate to say that the entire user interface and payment capture is occurring within the SCC application? (as opposed to a URL re-direct or IFrame methodology)	No. When the user clicks the "Pay Now" button on the SCC website, a new browser window is opened with the URL to the vendor payment website. The entire payment process is completed on the vendor payment website.
31.	As it relates to the transmission of daily reports, is the SFTP protocol a firm requirement, or can SCC consider other forms of transmission? (i.e. API web-service call)	Currently the SFTP protocol is a firm requirement.
32.	Does SCC's existing contractor collect convenience fees for over-the-counter payment processing? If yes, does SCC expect to continue that practice for the service going forward?	Yes Yes
33.	Will the SCC provide a further breakdown of transaction showing the percentages for credit v. debit for Visa/Mastercard?	The available data has been provided (see response to question 49).
34.	Section VI. C. Point of Sale/Service Transaction Capability (pages 6-7) This section provides requirements for an API solution for card payments from walk-in customers. Please explain the current process and requirements for check payment	Credit cards are the only walk-in payments processed by this method.

	transactions if they are also to be managed by the service provider.	
35.	Are you looking for the ePayments/Card POS provider to also provide Remote Deposit Capture for payments made via physical checks at the POS?	No
36.	Please explain if the payment pages are to provide just the total order balance due or a line item account with total balance due.	Line item account for POS transactions. Online transactions are limited to one item.
37.	Are the payment pages (branding, flow, fields, etc.) consistent or does the SCC require separate instances of the payment pages depending on the type of business customer (or another consideration)? If separate, please explain.	Payment pages are consistent
38.	Can the SCC provide a screenshot(s) of the current service to demonstrate the SCC's expectations?	Anyone can go through the current system without paying for a filing to see the functionality, up to the point where the payment is completed. Attached are screenshots from our test system to show the completed payment web page.
39.	**Section VI. E. Transaction Posting, Reversals, Reconciliation, and Reporting, page 10** - Is the remittance consolidated across payment interfaces and payment/funding methods?	The Payment/funding is consolidated (Visa/MC, Amex, Disc).
40.	Are multiple deposits made daily or is it a single (consolidated) deposit? If multiple, is it based on the funding method (e.g., Visa, AMEX, etc.) or due to other considerations?	It is a single consolidated deposit.
41.	Currently, if a user makes a payment with a Visa credit card on Monday, when is that payment posted and the funds deposited? If the payment is made via AMEX on Monday, when is that payment posted and the funds deposited?	We receive a consolidated deposit from the bank within 2-4 days

42.	Do the funds flow from the current supplier (Official Payments) or the merchant services processor?	The funds flow from the current supplier.
43.	With which merchant services processor does the SCC have its merchant ID(s)	Official Payments Corporation
44.	Will all processing fees related to credit cards and eChecks be paid through a "Convenience Fee" charged to the payer?	Yes
45.	Are there any payment items that will not have a convenience fee and therefore be absorbed by the SCC?	No
46.	Please list all current convenience fees associated with processing Credit Cards, Debit Cards, and E-Checks.	A convenience fee of 2.4% for credit card payments ($1.00 minimum) or $2.00 for eCheck payments is charged by our current payment vendor. Payment by eCheck is available only for corporation and limited liability company annual registration fees.
47.	Please list each payment item being processed through the Third Party Payment Processor.	The cumulative table in the RFP lists each type of payment item. The information in the table is from the original date the service was offered through September 30, 2013. The following shows each category with its beginning date: eFile Corp Asmt Pay – July 2010 eFile LLC Asmt Pay – April 2011 eFile UCC – January 2011 eFile New Corporations – August 2011 eFile New LLCs – August 2011 eFile Post Formation PDFs – October 2011 eFile Certificates G S/Fact – October 2011 eFile UCC Info Requests – February 2013
48.	Please list the current annual credit card revenue collected (processed) for each payment item.	This following represents the credit card and eCheck totals from the original date the service was made available. eFile Corp Asmt Pay – approx. $22,800,000 eFile LLC Asmt Pay – approx. $5,200,000 eFile UCC – approx. $589,000 eFile New and Post Formation Corporations – approx. - $1,300,000 eFile New and Post Formation LLCs – $7,518,075

		eFile Certificates G S/Fact – approx. $270,000 eFile UCC Info Requests – approx. $2,100
49.	Please list the current annual e-check processing revenue collected (processed) for each payment item.	The list for the response to Question #48 above represents the available data. The following is an approximate breakdown: 75% Visa/MC 15% AMEX 1% Discover 9% eCheck
50.	Please provide the average bill amount for each payment item.	Approximately $100
51.	Is it the SCC's intention for payments to be posted in real-time or a batch settlement each day to the SCC eFile platform?	Payments will be posted in real time through an SSL SCC web service.
52.	Will the API to SCC eFile system allow real-time integration into the Third Party Payment Processor?	When the user clicks the "Pay Now" button on the SCC website, a new browser window is opened with the URL to the vendor payment website. The entire payment process is completed on the vendor payment website. Once the payment is completed, the payment details are posted to an SCC web service through SSL.
53.	Please provide the SCC eFile system's API so we can determine the electronic presentment functionality.	When the user clicks the "Pay Now" button on the SCC website, a new browser window is opened with the URL to the vendor payment website. The entire payment process is completed on the vendor payment website. Once the payment is completed, the payment details are posted to an SCC web service through SSL. Details of the payment details post will be available during implementation.
54.	Can the SCC eFile billing system export billing information to a text file that can be parsed to display the bill data?	No, there is no current capability to do this.
55.	Is it the SCC's intention for customers to refund transactions, already processed, on their own without approval from the Third Party Payment Processor or the SCC? (pg	The requirement described on Page 10 of the RFP, provides this information.

	10 of 51 - 2. Reversals) Does the current system have this functionality? Please describe the methodology of how the SCC would like Refunds to be initiated.	
56.	Please describe the current and future process for chargeback situations?	The reversal process described on page 10 of the RFP, outlines the expected charge back procedure.
57.	Section VI. H. Customer Service - Please clarify the following statement "*The contractor should provide customer service to SCC customers 24/7.*" Is the SCC seeking Tier 1, direct to customer (business customer), support wherein the service provider runs a call center staffed 24/7 to respond to business customers that may have a question about the payment service hosted by the service provider?	The term "should" identifies this as a highly desirable requirement.
58.	If so, is this support provided by the current service provider (Official Payments)? And if so, will the SCC provide information about current call volumes including standard business hours (Monday-Friday), after business hours and weekend hours?	24/7 support is not provided by our current provider. Call volume information is not available.
59.	Please clarify the reference to "single, unique correlation token". Is this essentially an "account" number that the SCC provides to the service provider?	Yes